favor vote aye; all those opposed vote nay. Please record.

CLERK: 28 ayes, 7 nays, Madam President, on the advancement of
LB 118.

PRESIDENT ROBAK: LB 118 advances. Mr. Clerk, items for the
record.

CLERK: Madam President, your Committee on Transportation,
chaired by Senator Kristensen, reports LB 9 to General File with
amendments, LB 10 General File with amendments, LB 21 General
File with amendments, those signed by Senator Kristensen. Your
Committee on Government, chaired by Senator Robinson, reports
LB 34 to General File, (LB) 57 General File, LB 40 General File
with amendments. I have a Reference Report referring LBs 556
through LB 649, as well as some constitutional amendments.
Hearing notices from Judiciary, Natural Resources, and the
Revenue Committee, signed by the respective chairs. Senator
Robinson would like to print amendments to LB 598. That is all
that I have, Madam President. (See pages 417-421 of the
Legislative Journal.)

PRESIDENT ROBAK: Thank you, Mr. Clerk. LB 29.

CLERK: LB 29 introduced by Senator Beutler. (Read title.) The
bill was introduced on January 9, referred to the Banking,
Commerce, and Insurance Committee for hearing. The bill was
advanced to General File. I have no amendments to the bill.

PRESIDENT ROBAK: The Chair recognizes Senator Beutler to open
on the bill.

SENATOR BEUTLER: Madam Lieutenant Governor, members of the
Legislature, a number of years ago beginning in about 1990, the
federal government passed regulations setting up several federal
organizations to, basically, oversee tighter regulation and
enhancement of certain kinds of protective provisions relating
to financial institutions, banks, savings and loan, all in
response to the crisis of the 1980s involving a large number of
our financial institutions where part of the problem was
perceived to have to do with appraisers and appraisals. And so
the federal government, with respect to loans that are federally

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